



Enhanced Functionality

Enable cardholders to do more at the ATM.

VISA

Provide more self-service options to cardholders globally.

Give cardholders the ability to bank *when, where, and how* they want.

Cardholders today want to conduct their day-to-day banking activities via self-service channels, on their own time, and without the assistance of branch personnel. As cardholder demand for convenience and digital engagement continues to drive online and mobile banking growth, it also increases the need for physical-world touchpoints offering self-service capabilities.

That's why Visa continues to invest in enabling a new set of core banking transactions at the ATM. For issuers, this new functionality gives you the ability to offer your customers added convenience and choice wherever they go. For acquirers, these net-new transactions at differentiated interchange rates can help boost your bottom line.

Available functionality:

- **Deposits:** Empower cardholders to make domestic cash or check deposits at thousands of ATMs nationwide.
- **Account Transfers:** Make it possible for customers to transfer funds between their accounts quickly and easily.
- **PIN Management:** Provide a convenient channel for cardholders to change or unblock their PIN at participating ATMs.
- **Mini Statements:** Give cardholders a quick view of their most recent account activity with mini statements.

Increase convenience and satisfaction.

For Issuers:

Provide convenience

Extend core banking services beyond the markets in which you have physical operations.

Save money

Migrate expensive teller transactions to the lower cost, self-service ATM channel.

Drive acquisition & retention

Attract new cardholders, improve retention of your existing base, and provide the value-added services consumers look for in a financial partner.

For Acquirers:

Improve earnings

Generate increased revenue from net-new ATM transactions at differentiated interchange rates.

Increase foot traffic

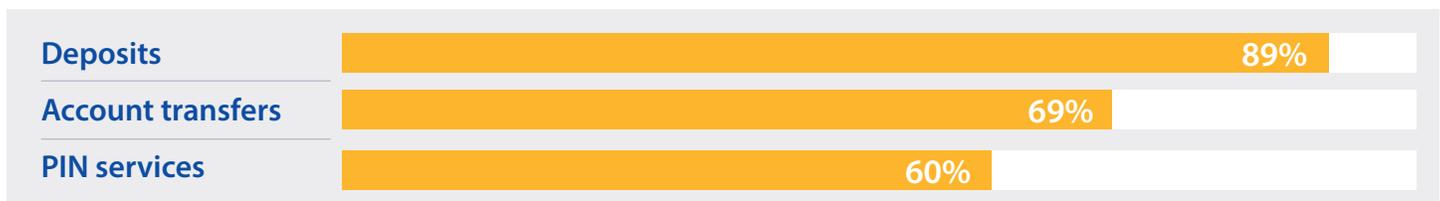
Attract customers who seek out ATMs with enhanced functionality.

Shift consumer behavior

Encourage cardholders who conduct manual cash transactions to move to the ATM.

Consumers want expanded ATM functionality.

Interest in additional services:



Visa US ATM Survey, February 2017

Ready to take advantage of enhanced ATM functionality?

For more information, contact your Visa Account Executive or email plus@visa.com today.

